

State of Washington
Office of Insurance Commissioner

2003 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (non-liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Economy Ins Co	19690	IN	\$22,271	6.23%	\$22,345	\$7,844	35.11%
2	State Farm Fire And Cas Co	25143	IL	\$18,877	5.28%	\$20,055	\$10,689	53.30%
3	American States Ins Co	19704	IN	\$18,284	5.11%	\$17,454	\$2,884	16.52%
4	Truck Ins Exch	21709	CA	\$15,829	4.43%	\$13,724	\$3,699	26.96%
5	Farmers Ins Exch	21652	CA	\$15,826	4.42%	\$13,972	\$5,925	42.40%
6	Mutual Of Enumclaw Ins Co	14761	WA	\$15,411	4.31%	\$14,815	\$6,041	40.78%
7	Hartford Cas Ins Co	29424	IN	\$13,615	3.81%	\$12,279	\$4,081	33.24%
8	Farmers Ins Co Of WA	21644	WA	\$11,848	3.31%	\$11,991	\$3,414	28.47%
9	Allstate Ins Co	19232	IL	\$11,036	3.09%	\$9,802	\$4,570	46.63%
10	Federal Ins Co	20281	IN	\$9,197	2.57%	\$8,841	\$1,955	22.11%
11	North Pacific Ins Co	23892	OR	\$8,010	2.24%	\$7,554	\$2,137	28.28%
12	Unigard Ins Co	25747	WA	\$6,736	1.88%	\$6,145	\$1,352	22.00%
13	Maryland Cas Co	19356	MD	\$6,545	1.83%	\$4,702	\$10,587	225.16%
14	Westport Ins Corp	34207	MO	\$6,315	1.77%	\$7,476	\$5,475	73.24%
15	American Ins Co	21857	NE	\$5,773	1.61%	\$4,833	\$2,817	58.29%
16	Commonwealth Ins Co Of Amer	10220	WA	\$5,571	1.56%	\$4,892	(\$41)	(0.84)%
17	Travelers Property Cas Of Amer	25674	CT	\$5,475	1.53%	\$4,608	\$4,727	102.60%
18	Assurance Co Of Amer	19305	NY	\$5,136	1.44%	\$7,434	\$1,404	18.88%
19	QBE Ins Corp	39217	PA	\$5,094	1.42%	\$3,912	\$1,494	38.18%
20	Oregon Mut Ins Co	14907	OR	\$5,006	1.40%	\$4,591	\$1,570	34.21%
21	St Paul Fire & Marine Ins Co	24767	MN	\$4,766	1.33%	\$5,122	\$37	0.71%
22	Continental Western Ins Co	10804	IA	\$4,564	1.28%	\$3,610	\$602	16.69%
23	Philadelphia Ind Ins Co	18058	PA	\$4,324	1.21%	\$3,801	\$190	4.99%
24	Church Mut Ins Co	18767	WI	\$4,178	1.17%	\$3,789	\$905	23.88%
25	National Surety Corp	21881	IL	\$4,152	1.16%	\$3,934	\$534	13.57%
26	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$3,664	1.02%	\$3,643	\$2,019	55.42%
27	Hartford Fire In Co	19682	CT	\$3,583	1.00%	\$3,256	\$2,040	62.66%
28	West American Ins Co	44393	IN	\$3,542	0.99%	\$3,192	\$508	15.92%
29	Charter Oak Fire Ins Co	25615	CT	\$3,534	0.99%	\$3,440	\$601	17.48%
30	Transcontinental Ins Co	20486	NY	\$3,375	0.94%	\$3,164	\$1,373	43.41%
31	Ohio Cas Ins Co	24074	OH	\$3,275	0.92%	\$2,555	\$295	11.54%
32	Firemans Fund Ins Co	21873	CA	\$3,267	0.91%	\$3,651	\$1,277	34.98%
33	Atlantic Mut Ins Co	19895	NY	\$3,245	0.91%	\$5,129	\$1,449	28.25%
34	American Cas Co Of Reading PA	20427	PA	\$3,185	0.89%	\$2,818	\$935	33.19%
35	Security Ins Co Of Hartford	24902	CT	\$3,080	0.86%	\$3,542	\$443	12.51%
36	Sirius Amer Ins Co	35408	DE	\$2,855	0.80%	\$2,347	\$406	17.31%
37	Ace American Ins Co	22667	PA	\$2,511	0.70%	\$3,120	\$1,659	53.18%
38	Amco Ins Co	19100	IA	\$2,424	0.68%	\$2,324	\$522	22.46%
39	Transportation Ins Co	20494	IL	\$2,307	0.65%	\$2,384	\$477	20.03%
40	Travelers Ind Co Of Amer	25666	CT	\$2,206	0.62%	\$2,387	(\$156)	(6.52)%
All 211 Other Companies				\$77,818	21.75%	\$77,607	\$35,324	45.52%
Totals (Loss Ratio is average)				\$357,709	100.00%	\$346,239	\$134,067	38.72%

(1)Excluding all Loss Adjustment Expenses (LAE)